Prepared by: Morris & Associates 2309 Oliver Road Monroe, LA, 71201 Telephone: 318-330-9020 John C Morris IV Bar# 103716

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Substitute Trustee's Deed Indexing Instructions

Lot 323, Section E, Parcel 6, Central Park Neighborhood PUD, Section 29, T1S, R7W, Plat Book 79, Page 44, DeSoto County, MS

STATE OF MISSISSIPPI COUNTY OF DeSoto

GRANTOR: John C Morris IV 2309 Oliver Road Monroe LA 71201 318-330-9020

GRANTEE: Wells Fargo Bank, NA 8480 Stage Coach Circle Frederick, MD 21701 800-662-3806

WHEREAS, on the 5th day of August, 2009 and acknowledged on the 5th day of August, 2009, Zachary Cozart, a single man, executed and delivered a certain Deed of Trust unto Delgado Law Firm. PLLC, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3068 at Page 353; and

WHEREAS, on the 6th day of March, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3410 at Page 89 and rerecorded in DK T Book 3416 at Page 294; and

WHEREAS, on the 2nd day of July, 2012 the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3463 at Page 469; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, John C Morris IV, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated July 19, 2012 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 14th day of August, 2012, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississisppi; and

WHEREAS, I, John C Morris IV, Substitute Trustee, did on the 14th day of August, 2012, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 323, Section E, Central Park Neighborhood PUD, located in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi, as per the plat thereof recorded in Plat Book 79, Page 44, in the Chancery Clerk's Office of Desoto County, Mississippi.

WHEREAS, at said sale Wells Fargo Bank, NA was the highest bidder and best bidder, therefore, for the sum of \$106,256.54 and the same was then and there struck off to Wells Fargo Bank, NA and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, John C Morris IV, Substitute Trustee, for the consideration of \$106,256.54 do hereby convey the above-described property to Wells Fargo Bank, NA.

I convey only such title as is vested in me as Substitute Trustee.

FM/F12-0604

WITNESS MY SIGNATURE, this the / day of Hugust, 2012.

John C Norris IV, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

NOTARY

AT DEATH

MY COMMISSION EXPIRES

MICHAEL JEDYNAK NOTARY PUBLIC NOTARY ID NO. 16479 OUACHITA PARISH STATE OF LOUISIANA

F12-0604

AFFP F12-0604/Cozart

Affidavit of Publication

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } COUNTY OF DESOTO }

}

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

July 24, 2012, July 31, 2012, August 07, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED:

Clerk

Subscribed to and sworn to me this 7th day of August 2012.

Substitute Trustee's Notice of Sale STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of August, 2009 and acknowledged on the 5th day of August, 2009, Zachary Cozart, a single man, executed and delivered a certain Deed of Trust unto Delgado Law Firm. PLLC, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3068 at Page 353; and WHEREAS, on the 6th day of March, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Platinum Mortgage, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3410 at Page 89 and rerecorded in DK T Book 3416 at Page 294; and

WHEREAS, on the 2nd day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3463 at Page 469; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-with

Lot 323, Section E, Central Park Neighborhood PUD, located in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi, as per the plat thereof recorded in Plat Book 79, Page 44, in the Chancery Clerk's Office of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this 19th day of July, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020 FM/F12-0604

PUBLISH: 7-24-12 / 7-31-12 / 8-7-12

JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00002954 00012971 318-323-9741

Morris & Associates 2309 Oliver Road Monroe, LA 71201

